

FIRST ALLIANCE BANCSHARES, INC.

	CPP Disbursement Date 06/26/2009	RSSD (Holding Company) 3640041	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$139	\$135	-3.0%		
Loans	\$108	\$99	-8.5%		
Construction & development	\$21	\$15	-27.5%		
Closed-end 1-4 family residential	\$26	\$25	-4.8%		
Home equity	\$4	\$4	-3.9%		
Credit card	\$0	\$0			
Other consumer	\$3	\$2	-16.4%		
Commercial & Industrial	\$19	\$20	1.6%		
Commercial real estate	\$33	\$31	-5.3%		
Unused commitments	\$10	\$7	-30.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$12	\$12	4.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$9	\$11	13.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$127	\$123	-3.0%		
Deposits	\$112	\$110	-2.3%		
Total other borrowings	\$14	\$12	-8.6%		
FHLB advances	\$12	\$10	-17.1%		
Equity					
Equity capital at quarter end	\$12	\$12	-3.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	8.0%	7.8%	--		
Tier 1 risk based capital ratio	10.1%	10.4%	--		
Total risk based capital ratio	11.4%	11.7%	--		
Return on equity ¹	-13.7%	-13.1%	--		
Return on assets ¹	-1.2%	-1.1%	--		
Net interest margin ¹	3.9%	3.7%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	274.7%	89.7%	--		
Loss provision to net charge-offs (qtr)	112.3%	891.7%	--		
Net charge-offs to average loans and leases ¹	1.4%	0.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	4.5%	9.5%	1.1%	0.3%	--
Closed-end 1-4 family residential	0.2%	4.5%	0.4%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.6%	0.0%	0.0%	0.1%	--
Commercial & Industrial	0.0%	0.0%	0.2%	0.0%	--
Commercial real estate	0.0%	5.0%	0.0%	0.0%	--
Total loans	1.0%	4.2%	0.4%	0.1%	--